

Information to identify the case:

Debtor 1	<u>William N Geary</u>	Social Security number or ITIN	xxx-xx-9210
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Nicole M Geary</u>	Social Security number or ITIN	xxx-xx-1606
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-24551-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William N Geary

Nicole M Geary

6/10/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William N Geary
Nicole M Geary
Debtors

Case No. 18-24551-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 10, 2024

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ William N Geary, Nicole M Geary, 321 Shady Ave, Charleroi, PA 15022-1243
14965566	+ Commonwealth OF PA, Bureau Of Comm Payroll Operations, PO Box 8006, Harrisburg, PA 17105-8006
14953358	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
14953363	+ Natl Hosp Collections, 16 Distributor Dr Ste 2, Morgantown, WV 26501-7209
14953375	+ U S Dept Of Ed/Gsl/Atl, Po Box 5609, Greenville, TX 75403-5609

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 11 2024 14:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 11 2024 11:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jun 11 2024 14:33:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PHINAMERI.COM	Jun 11 2024 14:33:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
14966383	EDI: PHINAMERI.COM	Jun 11 2024 14:33:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14959526	EDI: GMACFS.COM	Jun 11 2024 14:33:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14953349	+ EDI: GMACFS.COM	Jun 11 2024 14:33:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15222308	+ Email/Text: bankruptcy@avidac.com	Jun 11 2024 11:12:00	Avid Acceptance LLC., 6995 Union Park Center, Ste 450, Cottonwood Heights UT 84047-6145
14953350	+ EDI: BANKAMER	Jun 11 2024 14:33:00	Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
14953351	+ EDI: BANKAMER	Jun 11 2024 14:33:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238
14953353	EDI: CAPITALONE.COM	Jun 11 2024 14:33:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14953352	+ EDI: CAPITALONE.COM	Jun 11 2024 14:33:00	Cap1/bontn, Po Box 30253, Salt Lake City, UT

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			84130-0253
14971198	EDI: CAPITALONE.COM	Jun 11 2024 14:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14953354	+ EDI: CAPITALONE.COM	Jun 11 2024 14:33:00	Capitalone, 15000 Capital One Dr, Richmond, VA 23238-1119
14953355	+ EDI: CITICORP	Jun 11 2024 14:33:00	Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14953357	+ EDI: CITICORP	Jun 11 2024 14:33:00	Chld/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14953359	+ EDI: PHINAMERI.COM	Jun 11 2024 14:33:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14953360	+ Email/Text: bankruptcy@huntington.com	Jun 11 2024 11:11:00	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
14953356	EDI: JPMORGANCHASE	Jun 11 2024 14:33:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14953361	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 11 2024 11:11:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14975736	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 11 2024 11:11:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
14953362	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 11 2024 11:11:00	Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
14953364	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 11 2024 11:11:00	Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360
14953365	Email/Text: Bankruptcy.Notices@pnc.com	Jun 11 2024 11:11:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14985620	EDI: PRA.COM	Jun 11 2024 14:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14954048	+ EDI: PRA.COM	Jun 11 2024 14:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14955609	EDI: PENNDEPTREV	Jun 11 2024 14:33:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
14955609	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 11 2024 11:11:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
14953366	+ EDI: PRA.COM	Jun 11 2024 14:33:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
14953367	EDI: AGFINANCE.COM	Jun 11 2024 14:33:00	Springleaf Financial S, Po Box 18142, Pleasant Hills, PA 15236
14953368	+ EDI: SYNC	Jun 11 2024 14:33:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
14953369	+ EDI: SYNC	Jun 11 2024 14:33:00	Syncb/old Navy, Po Box 965005, Orlando, FL 32896-5005
14953370	+ EDI: SYNC	Jun 11 2024 14:33:00	Syncb/paypal Extras Mc, Po Box 965005, Orlando, FL 32896-5005
14953371	+ EDI: SYNC	Jun 11 2024 14:33:00	Syncb/qvc, Po Box 965005, Orlando, FL 32896-5005
14953372	+ EDI: SYNC	Jun 11 2024 14:33:00	Syncb/roomful Express, C/o Po Box 965036, Orlando, FL 32896-0001
14953373	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 11 2024 11:11:00	Tbom/atls/fortiva, Pob 105555, Atlanta, GA 30348-5555
14953374	+ EDI: WTRRN BANK.COM		

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		Jun 11 2024 14:33:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14977174	Email/Text: BNCnotices@dcmsservices.com		
		Jun 11 2024 11:11:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15047764	Email/Text: EDBKNotices@ecmc.org		
		Jun 11 2024 11:11:00	US Department of Education, PO Box 16448, Saint Paul, MN 55116-0448
14980954	EDI: AIS.COM		
		Jun 11 2024 14:33:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
TOTAL: 40			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14965557	*+	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
14965558	*+	Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
14965559	*+	Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238
14965561	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
14965560	*+	Cap1/bontn, Po Box 30253, Salt Lake City, UT 84130-0253
14965562	*+	Capitalone, 15000 Capital One Dr, Richmond, VA 23238-1119
14965563	*+	Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14965565	*+	Chld/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14965567	*+	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14965568	*+	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
14965564	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850
14965569	*+	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14965570	*+	Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
14965571	*+	Natl Hosp Collections, 16 Distributor Dr Ste 2, Morgantown, WV 26501-7209
14965572	*+	Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360
14965573	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14965574	*+	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
14965575	*P++	SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251, address filed with court:, Springleaf Financial S, Po Box 18142, Pleasant Hills, PA 15236
14965576	*+	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
14965577	*+	Syncb/old Navy, Po Box 965005, Orlando, FL 32896-5005
14965578	*+	Syncb/paypal Extras Mc, Po Box 965005, Orlando, FL 32896-5005
14965579	*+	Syncb/qvc, Po Box 965005, Orlando, FL 32896-5005
14965580	*+	Syncb/roomful Express, C/o Po Box 965036, Orlando, FL 32896-0001
14965581	*+	Tbom/atls/fortiva, Pob 105555, Atlanta, GA 30348-5555
14965582	*+	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14965583	*+	U S Dept Of Ed/Gsl/Atl, Po Box 5609, Greenville, TX 75403-5609

TOTAL: 1 Undeliverable, 28 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com
Heather Stacey Riloff	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com
Lawrence W. Willis	on behalf of Debtor William N Geary ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Joint Debtor Nicole M Geary ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Maria Miksich	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert P. Wendt	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pawb@fedphe.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 8